

**Information to identify the case:**

Debtor 1

Jennifer L Edwards

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9171

EIN --

Debtor 2

Thomas R Edwards

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1734

EIN --

(Spouse, if filing)

United States Bankruptcy Court District of New Jersey

Case number: 19-25968-MEH

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer L Edwards

Thomas R Edwards

10/28/24

**By the court:** Mark Edward Hall  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jennifer L Edwards  
Thomas R Edwards  
Debtors

Case No. 19-25968-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 28, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jennifer L Edwards, Thomas R Edwards, 10 Vincent Street, Parlin, NJ 08859-1910
518416146	AMCA, PO Box 1235, Elmsford, NY 10523-0935
518416154	+ Equiant Financial Svcs, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630
518416155	+ Flagship Condominium Association, PO Box 78843, Phoenix, AZ 85062-8843
518416159	+ New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 28 2024 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 28 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518416147	EDI: WFFC	Oct 29 2024 00:34:00	American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
518434184	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 28 2024 20:49:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518466395	Email/PDF: bncnotices@becket-lee.com	Oct 28 2024 21:02:58	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518416148	+ Email/PDF: bncnotices@becket-lee.com	Oct 28 2024 20:51:50	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
518416149	+ EDI: BANKAMER	Oct 29 2024 00:34:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518476534	+ EDI: BANKAMER2	Oct 29 2024 00:34:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518493685	EDI: BANKAMER	Oct 29 2024 00:34:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518416150	+ EDI: BANKAMER	Oct 29 2024 00:34:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
518416152	+ EDI: CITICORP	Oct 29 2024 00:34:00	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
518527267	EDI: CITICORP	Oct 29 2024 00:34:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518416153	+ EDI: CITICORP	Oct 29 2024 00:34:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD

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518416157	EDI: IRS.COM	Oct 29 2024 00:34:00	57117-6217 Internal Revenue Service, 44 South Clinton Ave., Trenton, NJ 08601
518416151	EDI: JPMORGANCHASE	Oct 29 2024 00:34:00	Chase Card, P.o. Box 15298, Wilmington, DE 19850
518466103	+ Email/Text: RASEBN@raslg.com	Oct 28 2024 20:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518458930	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 28 2024 20:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518586138	Email/Text: Bankruptcy.Notices@pnc.com	Oct 28 2024 20:47:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
518518024	Email/Text: Bankruptcy.Notices@pnc.com	Oct 28 2024 20:47:00	PNC BANK NA, Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
518416160	Email/Text: Bankruptcy.Notices@pnc.com	Oct 28 2024 20:47:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
518523169	Email/Text: Bankruptcy.Notices@pnc.com	Oct 28 2024 20:47:00	PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
518416161	Email/Text: Bankruptcy.Notices@pnc.com	Oct 28 2024 20:47:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
518416162	Email/Text: Bankruptcy.Notices@pnc.com	Oct 28 2024 20:47:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
518416163	Email/Text: BankruptcyMail@questdiagnostics.com	Oct 28 2024 20:49:00	Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
518416164	+ EDI: SYNC	Oct 29 2024 00:34:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
518416165	+ EDI: SYNC	Oct 29 2024 00:34:00	Syncb/mattress Firm Ol, C/o Po Box 965036, Orlando, FL 32896-0001
518416166	+ EDI: SYNC	Oct 29 2024 00:34:00	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
518418037	^ MEBN	Oct 28 2024 20:37:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 28			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518416158	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, P.O. Box 9052, Andover, MA 01810
518416156	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Douglas J. McDonough	on behalf of Creditor Bank of America N.A. dmcdonough@flwlaw.com, NJbkyecf@flwlaw.com
Kevin Gordon McDonald	on behalf of Creditor PNC Bank National Association kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh	on behalf of Joint Debtor Thomas R Edwards rudikhlawgroup@gmail.com rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
Yakov Rudikh	on behalf of Debtor Jennifer L Edwards rudikhlawgroup@gmail.com rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 6